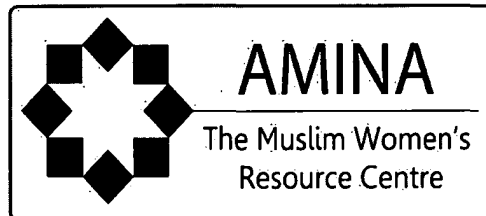


REGISTERED COMPANY NUMBER: SC432921 (Scotland)
REGISTERED CHARITY NUMBER: SC027690



Report of the Trustees and
Financial Statements For The Year Ended 31 March 2021
for
Amina - The Muslim Women's Resource Centre

Amina MWRC Board takes this opportunity to thank all funders, volunteers, individual donors and corporate bodies for their significant and valued contributions and support to the charity.



Robb Ferguson
Chartered Accountants & Statutory Auditors
Regent Court
70 West Regent Street
Glasgow
G2 2QZ

Amina - The Muslim Women's Resource Centre

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For The Year Ended 31 March 2021

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Amina - The Muslim Women's Resource Centre

Report of the Trustees For The Year Ended 31 March 2021

Executive Summary

This report is Amina - the Muslim Women's Resource Centre's trustee's report for the financial year ended 31st March 2021. In the beginning of March 2020 when Scotland with the rest of the world went into various lockdowns, we could not have imagined how the year would unfold. The devastating impact the health and economic emergency would have on our societies, the trials and challenges, communities would face in the wake of the pandemic and the disproportionate burdens BME (Black minority ethnic) communities, particularly women would have to endure. Amina, like several organisations in the third sector would get caught in a vortex of emergency rapid response work and closures of in-person services/premises, which would be replaced overnight with digital delivery and remote working, along with an uncertain funding landscape.

In addition to this, due to a pause in the regular funding opportunities, the organisation would continue to be in transition with regards to its leadership, where the two senior regional managers would step up as acting Co-CEO's for most of the financial year. This would be followed by external recruitment in December 2020, and the recruited Co-CEO's would start in February 2021. The acting Co-CEO's would ensure operations and current programme commitments, along with fundraising for pandemic-related rapid response services, that would support the evolving needs of the community, continued until the leadership transition was complete. Throughout the pandemic the organisation's board, staff and volunteers would also be delivering on Amina's strategic aims: contributing to the ending of violence affecting Muslim and BME women and girls; creating opportunities for Muslim, BME women in realising and strengthening their potential; and developing a strong and effective organisation underpinned by systems that support efficiency.

The following programmes and projects were delivered in the financial year ending 31st March 2021:

- **Emerging Futures - Life in the time of a pandemic:** Funded by the National Lottery Fund, this was a pandemic-informed rapid response project which initially was funded for six months and originally was scheduled to run from October 2020 to March 2021. This project enabled virtual and physical conversations with Muslim and BME women, on what is important in their lives and how these key concerns have been affected by the pandemic. Based on the success of the project, we received further grant funding to provide support to women for another six months.
- **Employability & Digital Inclusion:** Funded by the Scottish Government's Community Wellbeing fund, Dundee Partnership Regeneration Fund and University of Edinburgh's Community Grants Fund, this was a pandemic-informed rapid response project. The Digital Inclusion work was designed with outcomes around developing and improving digital and language literacy skills of BME, Muslim women, reducing digital exclusion through a range of online services and resources, and reducing social isolation and improve wellbeing of BME women that were disproportionately impacted by the pandemic, through a range of digital wellbeing and mental health interventions.
- **Ending Violence Against Women and Girls:** Informed by Scottish Government's Equally Safe Strategy and funded by the Scottish Government's programme Delivering Equally Safe Fund, the project works with Muslim and BME women on increasing their awareness and confidence around the understanding of VAWG issues as well as working with mainstream organisations in building their capacity to support Muslim and BME women. This work was match funded by funding from Edinburgh Council's Diversity and Inclusion Fund.
- **Financial Advocacy Project:** Funded by Corra's Henry Duncan fund, we started this work in October 2020 on a new three-year service on providing financial advocacy support to BME women.
- **Helpline telephone and befriending service:** provision of free phone listening ear and support service for Muslim women.
- **Helpline Campaigns and Development:** this strand of work raises wider awareness and engages with communities on social and human rights issues that are of concern to Muslim, BME women.
- **Inspire, Connect and Enable (ICE):** Funded by the National Lottery Fund this 3-year funded social isolation reduction project encourages and enables Muslim and BME women in Dundee to engage in a range of learning and social activities. The project is in its third year and since March 2020, slowed down in delivery in response to Covid-19 measures and staffing changes.
- **V&A tour guide project:** Funded by the Rank foundation this Dundee based two-year project aims to provide creative skills development opportunities to Muslim and BME women, and access to income earning opportunities by training them to become freelance tour guides. The project has trained two cohorts and there was slowdown in delivery since March in response to Covid-19 measures. The project came to an end in November 2020.
- **Strength & Resilience project:** Funded by the SSE Resilient Communities Fund this Dundee based short-term project aimed to build the resilience of Muslim and BME women locally, enabling them to empower themselves with skills, tools, and increased confidence to engage with different emergencies and hate crime effectively. The project started in February 2020 and ended in September 2020. In response to Covid-19 lockdown measures, post March the project outcomes had to be significantly changed, and this included capturing emergency Covid-19 impact data and delivering support to the women digitally.
- **Ward 6 project:** Funded by the Ward 6 Community Choices Fund, this short-term Glasgow based project's aim was to build the capacity of Muslim and BME women residing in the Ward 6 area of Glasgow. This was achieved by providing a training programme which raised the participant's awareness on how they could assist in the tackling of inequalities. It also helped develop their skills and confidence, and positively contribute to their communities.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

INTRODUCTION

Amina - the Muslim Women's Resource Centre's trustees for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

At the 2018 Amina strategy day, an action plan for 2018-2020 was co-produced by staff and Board working together to agree the aims, objectives, actions, and tasks that enables the stakeholders to deliver on the organisation's business plan. The aims and objectives of the plan focussed on what needs to be done internally to meet external (regional and national) level strategic aims. Our programme delivery is guided by strategic aims set within the organisation's 2023 strategic plan:

- In the next five years Amina will contribute to the ending of violence affecting Muslim and BME women and girls.
- In the next 5 years Amina will create opportunities for Muslim women to realise and strengthen their potential.
- In the next five years, Amina will develop a strong and effective organisation underpinned by systems that support efficiency.

OBJECTIVES AND ACTIVITIES

Organisational objectives

Amina's strategic aims are met by the following objectives:

i. Strategic aim: ending violence affecting Muslim women and girls.

Aim to be achieved by the following objectives:

- The continuation of the on-going VAWG project which will raise awareness and tackle gender-based violence.
- The continuation of the Helpline and Hate Crime project for women at risk to reach help directly and through 3rd party reporting.
- Strategic work with policy makers, mainstream and other relevant organisations to ensure that the needs of Muslim women are considered in the mainstreaming agenda.
- Identify male ambassadors to promote the benefits and work of the programme.
- New target groups will include African, Levant, Youth, converts and non-Muslim men.

ii. Strategic aim: create opportunities for Muslim women to realise & strengthen potential.

Aim to be achieved by the following objectives:

- The continuation of personal development programmes and tailored business support through the organisation's employability and capacity building work.
- The employability project work to be developed further through work-placement opportunities, leadership programmes, skills sharing and mentoring programmes.
- Development/emergence of specific opportunities through projects such as V&A tour guides.
- To continue reducing isolation by building social connections through projects such as Inspire, Connect and Enable.
- Expand geographic scope in the coming five years through increased targets in current locations and new reach in Inverness and Aberdeen.
- New target groups will include new Scots, Levant, and young people.

iii. Strategic aim: strong & effective organisation underpinned by efficient systems.

Aim to be achieved by the following objectives:

- Design and deliver training programmes for staff and volunteers linked to strategy, induction, and programme impact.
- Succession planning delivered through managing talent, and access to leadership and management training.
- Embedding and integrating monitoring and evaluation systems across the organisation through the purchase of CRM/ M&E tool such as Upshot and with training provided to staff.
- IT systems reviewed for long term cost-efficiency.
- To enhance and improve organisational governance systems, introduce, and implement changes in the board.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

ACCOUNTABILITY

Amina's work is regularly reviewed internally and externally through recording of progress across input/ output indicators and outcomes as set within project frameworks. Funding is applied for projects that further the organisations strategic action plan. The project recording and reporting frameworks are based on funding criteria. To assess the effectiveness and impact of services being delivered data related to service user/ community profile and need, is regularly gathered, analysed, and assessed, where the learning from these assessments is applied in developing the work further. The programme staff are in regular communication with funders (Scottish Government, Rank Foundation, The National Lottery Community Fund, Scottish Southern Electric) and fund administrators (Impact Funding Partners, Corra, Inspiring Scotland).

PERFORMANCE AND MILESTONES

Charitable activities

i. Actions arising from strategic planning day

Amina's Board members strengthened the organisation's infrastructure by embedding actions and commitments from the strategic plans developed in the strategic planning day in late 2018-early 2019. Several actions were identified:

- The first action was to identify opportunities where staff and Board were able to align their understanding of the organisation's vision and overall mission. Further work on aligning organisational mission and vision was completed through various workshops post March 2020.
- The second action was developing scenarios that considered impact on short-term and long-term funding, and revenue streams for the organisation. The Acting Co-CEO's in consultation with staff fundraised around £77,000 on short-term rapid response projects. The core work was not up for renewal until mid-2021, and this is when the work was put into long term funding streams.
- The third action was streamlining organisational reporting systems. The tool that was identified was Upshot. Amina has been successful in accessing funds to upgrade and consolidate its internal and external reporting platform via the implementation of Upshot. While the thinking and background work on this was done early May last year, the work on this started post March 2021, including trialling on some of the projects and providing training to staff. Funding through the Scottish Government's community wellbeing fund was accessed to refurbish the organisation's external communication platform, specifically the website and publicly accessible repository on the website as well.
- One of the outstanding commitments following previous years' strategic planning sessions was to identify and create research and policy collaboration opportunities with key stakeholders within operational delivery. The purpose of this is to continually gather and analyse real time, community intelligence and evidence on issues which impact Muslim, BME women across Scotland. This commitment resulted in the development of crucial partnerships later in 2020, one with the University of Glasgow and the other with University of West of Scotland. Post March 2020, these ongoing collaborations have been instrumental in developing Amina's rapid response work on COVID-19. We launched a COVID-19 impact survey during the first lockdown in partnership with Glasgow University (report can be accessed here:

<https://scotlandinlockdown.files.wordpress.com/2021/02/amwrc-covid-survey-writeup-1.pdf>).

The evidence was crucial in putting forward the call for specific evolving services, in response to COVID-19, within our core strategic funding bids. The research collaboration also led to the publication of 'Scotland in Lockdown' study (accessible here:

https://scotlandinlockdown.files.wordpress.com/2020/12/scotlock_project_report_full_dec2020-2.pdf).

ii. Board training and membership, and CEO update

- This year the Board furthered its commitment to improve governance, where some members attended Feminist Governance training.
- Acting Co-CEO arrangement was initiated in December-January 2020, which was brought in as an interim measure until there was further clarity on the continuity of some of the core funds. In October 2020, we were advised by fund administrators Corra that the Adult Learning and Empowering Communities Fund had been extended for another year (from March 2021 to March 2022). Additionally, one of the acting Co-CEO's moved on to other employment by end of October 2020, which left a senior management capacity gap. The board started an external recruitment process in December 2020, and the new Co-CEO's - Dilraj Sokhi-Watson (former acting Co-CEO) and Mariam Ahmed (new start), took on the roles in February 2021.
- Three new Board members were voted on to the Board by members at the AGM in November 2020; the Board recruited one co-optee this year after undertaking a Board skills audit. Training and induction were undertaken by all new Board members.

iii. Amina MWRC received the following awards

- Volunteer Friendly Award (Achieved for the period September 2018 – September 2021)
- Good Governance Award (for the period April 2018 – April 2021)

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

STRATEGIC REPORT **Achievement and performance** **Charitable activities**

Highlights

- Amina's Helpline Development and Campaigns strand ran an equalities strategy day in partnership with PKAVS to support practice in Perth and Kinross. 9 attendees from a range of public and voluntary services including Scottish Youth Parliament, SRC and the local council. PKAVS will run a follow up session.
- Amina staff attended a speaking engagement at the Equality and Human Rights Network meeting event, and talked about language and discriminatory practices with public/voluntary sector practitioners in Edinburgh.
- An Amina staff member delivered a segment on Ramadan TV to promote the Helpline. Based on the success of the first session she was invited for another interview.
- COVID-19 had directly impacted on our in-person activities and in response to this, we enhanced our digital infrastructure over a couple of months. Staff delivered very innovative content online (That's Me, Facebook live sessions) reaching out to wider audiences.
- The VAWG team planned and facilitated VAWG training with the Dundee Violence Against Women Partnership (DVAWP) to local government and 3rd sector employees – an overview of violence against women.
- We contributed to the creation of the first gender-based violence (GBV) Charter, called Emily test, for further education (FE) and higher education (HE) in Scotland by sharing information in a focus group.
- We showcased our work at the conference on Mass Atrocities and Human Rights, run by The Common Good Foundation at the University of Stirling.
- Presented to an international online audience of nearly 100, at the 'Girl Up' in Edinburgh about the Shadow Pandemic (GBV during COVID-19).
- Worked with the Scottish Government on planning how to consult on and roll out statutory guidance on FGM.
- Based on our written submission to the Employment and Skills the Equalities and Human Rights Committee earlier in August 2020, we were invited to give oral submission on the Race Equality, Employment, and skills enquiry in the first week of September. Amina staff attended and gave evidence at this session.
- Amina and other organisations were involved in women's work, on response to Gender Architecture plans, and consulted with Scottish Government to feedback on current Gender Architecture. This is now available on the Zero Tolerance and Amina websites.
- We attended Corra's annual conference and spoke about Amina's resilience building during COVID-19.
- More than 4000 Muslim, Black, minority ethnic women and their families benefited from the work the organisation does and around 20 volunteers from diverse backgrounds and across different locations helped Amina in achieving this. This year, our volunteers supported the Helpline service only due to the pandemic and office closure. The economic value of volunteer support in the delivery of Amina's services is estimated at £12,000.
- Amina continued with the 'Hardship Fund' service. This fund was specifically set up to help individual women who find themselves in extremely vulnerable situations with no access to resources to meet their basic needs. Through fundraising, we raised £1,980 between April 2020 and March 2021, and paid out £4,382 in cash by supporting 29 women. The Hardship Fund does not include any sources of funding from statutory or trust grants.

Our presence in media was regular throughout the year with staff and Board responding to issues on islamophobia, hijab, forced marriage, gender inequality and more. Our social media following continued to grow on our various platforms:

- Facebook: 1 April 2020 – 31 March 2021
Increased - 4,603 to 5,206 likes = 603 increase
- Twitter: 1 April 2020 – 31 March 2021
Increased - 2,929 to 3,562 followers = 633 increase
- Instagram: 1 April 2020 – 31 March 2021
Increased - 1,263 to 1715 followers = 452 increase

Amina - The Muslim Women's Resource Centre

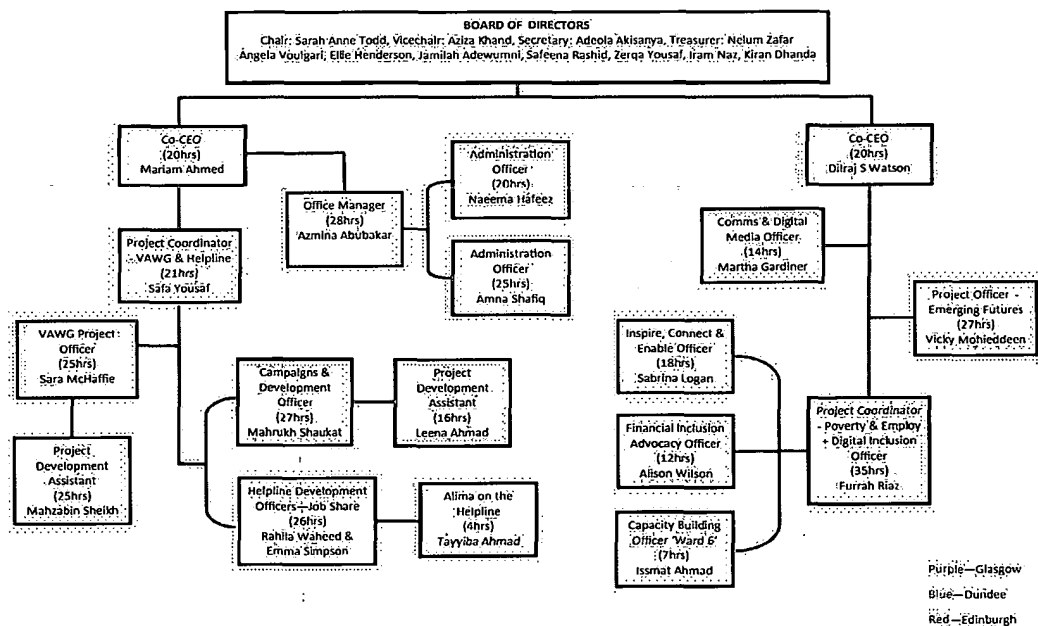
Report of the Trustees For The Year Ended 31 March 2021

STRATEGIC REPORT

Achievement and performance
Charitable activities

STAFFING STRUCTURE

As a growing organisation and staff team across three sites, this year we retained the HR services of GCVS, allowing efficient access to HR advice to the Board and Senior Management Team. The organogram noted below was valid at March 2021.



PROGRAMME DELIVERY

Emerging Futures- Life in the time of the pandemic

Funded by the National Lottery Fund's Emerging Futures strand, Emerging Futures: Life in the Time of a Pandemic project was created in direct response to the findings of the Amina's Covid-19 Impact Assessment. The impact assessment showed that Muslim and BME women had been particularly affected by the increased isolation inherent in the 2020 lockdown. Women indicated the key aspects of their life that were affected were life milestones such as; marriages, pregnancy and bereavements in the families and social circles, and other situations such as, financial matters, relationships with family and extended networks, gender-based abuse, and the performative allyship around the Black Lives Matter movement.

The project started in October 2020, with the external recruitment drive of the project development officer. From the months of January to March 2021, across the project, 105 women participated in over 54 workshops.

The project offered Muslim and BME women the opportunity to meet with others online and share their experiences of lockdown in a safe, contained space. They were then invited to join short creative courses in writing, visual art, poetry, and filmmaking to help translate these experiences into tangible digital artworks.

Alongside the creative workshops, weekly digital self-care sessions were provided, and a qualified integrative therapist was engaged to deliver targeted mental health sessions to ensure the participants were able to process these often-challenging themes.

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

STRATEGIC REPORT
Achievement and performance
Charitable activities

Emerging Futures- Life in the time of the pandemic

Amina worked with Code Your Future, a coding school for refugees to build an interactive online exhibition to host the 48 digital artworks created by the participants. The exhibition is accessible in the 4 languages of the project – Arabic, English, Kurdish Sorani, and Urdu. Amina partnered with eight arts venues around Scotland: An Lanntair (Stornoway), Aberdeen Arts Centre, Dundee Contemporary Arts, Perth Concert Hall and Perth Theatre – Horsecross, CCA Glasgow, Tramway (Glasgow), Traverse Theatre (Edinburgh) and MacArts (Galashiels). As virtual venue partners we promoted the exhibition, ensuring the exhibition could 'tour' from the Highlands & Islands to the Scottish Borders. More than 50 people came to the online exhibition launch which was hosted on Zoom and presented by the women themselves. The exhibition can be viewed at <https://life-in-the-time-exhibition.com/>

Case Study

Participant A is a South Asian woman currently going through the asylum system. She has one child and lives with her husband in state managed accommodation. Due to a pest infestation part way through the project she and her family were moved into a hotel room before finally being relocated into a flat. Prior to the project she had had no interaction with Amina MWRC. Reflecting on how her life was impacted by the Emerging Futures project she says:

At the beginning I was really nervous and also, I had communication problems. It takes time to attach to people. I was really demotivated because of my situation.

By the end of the project, my confidence level was higher than at the beginning. I met many good people so I opened up many times. I let go of my nervousness and demotivation. Now I can handle any situation.

I learned to work with other people, learned leadership skills, good organization and how to conduct programs.

It definitely improve (sic) my mental health, I left my loneliness.

I improved my language skills, now I can interact with people without nervousness and fear.

Participant A has continued engaging with Amina MWRC, attending different workshops in arts and crafts, leadership skills. She has shared her skills developed through the project in peer-led workshops. Participant A is now a member of other writing groups and refugee support groups out with Amina MWRC.

Some feedback from the women that attended the workshops:

I personally have learned the meaning of self-love

It was good to learn from other women who are finding ways to cope through the loneliness and isolation.

Going into the mental health workshop and seeing a woman of colour, wearing a headscarf and not born in this country made me think, ok she can understand me.

It gave me the opportunity to meet different people, expressing ourselves and meditation was awesome.

The workshop really goes a long way and helpful on my wellbeing. I learnt so many things and met different people from different countries on zoom

I was showed 100% love and the leaders allowed us to express ourselves.

No discrimination we were treated equal.

The workshop took me back to my childhood!!

I was surprised that it changed my mood so much to be part of something

After I attended the project, my stress slowly left, and I have been trying to write creative things.

It was great, communicating with other people on the zoom, sharing ideas really helped to easy my isolation & loneliness.

I felt more connected with the outside world and shared similar experience with others, I didn't feel alone.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

STRATEGIC REPORT

Achievement and performance

Charitable activities

Employability & Digital Inclusion

Our Covid-19 community outreach indicated key issues identifying unmet needs in the peak of the pandemic and lockdowns. These were: digital exclusion, a sense of disconnectedness, mental health issues, lack of tech skills/infrastructure, carers not getting time for themselves and further social isolation for older people. There was also a lack of access to information (around health services, for older people, financial support, employability information and support available for single mothers). Amina's flagship pandemic informed rapid response project ran from June 2020 to March 2021.

The first phase of the digital inclusion project, started with the recruitment of the digital inclusion officer in early July 2020. Thereafter the digital officer worked with Amina's admin and comms staff to provide a range of digital offerings. The online programme was launched in mid-July 2020 and by the end of 2021, 122 BME women registered from across Scotland. This was supplemented by a tablet-lending service where 30 Samsung tablets (with data) were issued to women that did not have access to a device, enabling them online access. While originally the project was only funded to run for 8 weeks, the demand for the service was substantial and this led to further fundraising for this service. This project was awarded three rounds of funding by the Scottish Government's Community Wellbeing fund, Dundee Partnership Regeneration Fund, University of Edinburgh's Community Grants Fund, and partial funding from Scottish Government's Adult Learning and Empowering Communities Fund.

The digital inclusion work was designed with outcomes such as improvement of digital and language literacy skills of Muslim and BME women; improved access to IT equipment for women across Scotland; enhanced access for BME women to online and web-based content and improved well-being for the BME women accessing these services. The objective was to enable women to participate in digital classes, which would not only support them in learning and developing new skills, but the classes would also act as a means of reducing social isolation and making connections while the whole country was in lockdown. Women are sharing through the classes about how their confidence is growing in terms of being digitally active. For many of them attending a Zoom class was a scary and daunting prospect but many of them have remarked how easy they find getting online and they are doing it independently. The classes were delivered online via Zoom and women were encouraged to have a regular presence on-line.

Based on a co-production approach, the Digital Inclusion programme was structured in a manner where the women were consulted regularly and in 'real-time' and the service was being continuously assessed and redesigned directly in response to their input. We asked the women what classes they were interested in attending; where they were given a list of activities including ESOL provision, mental health well-being sessions, Webinars, an online community hub called 'Chai Time' and IT skills development for beginners/ smart phone sessions. We also asked women what they wanted to get out of joining sessions, and they had to option to select multiple activities. Key preferences of what women were looking from this service noted below:

- 73% said they wanted to improve their English.
- 68% said they wanted to make more connections.
- 42% said they wanted to get information about jobs and or training.
- 83% said they wanted to make new connections.
- 79% of women had used Zoom before or had someone close by who could help them access the classes.

Key activities and partnerships in this project were:

- In addition to being partially funded by the University of Edinburgh (UoE), we also partnered with them through their Social Impact programme where we received support from UoE's digital ambassador volunteers, who worked on a one-to-one basis with the women in areas such as IT skills, social media and provided information on certificated adult learning courses.
- The digital programme put mental health and wellbeing in the spotlight by partnering with Health in Mind to deliver weekly group Mental Health & Wellbeing sessions. Women who attended the group sessions benefitted from receiving information on topics including; understanding how worry/isolation affects us, breathing, self-care, emotional and mental resilience, control and boundaries. They also received information about the effects of thinking styles, mindfulness, teenage depression, anger management and how to beat the holiday blues. Since the launch of the digital inclusion programme Amina has delivered over 120 hours of mental health & wellbeing sessions to over 67 women from all over Scotland.

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

STRATEGIC REPORT

Achievement and performance

Charitable activities

Employability & Digital Inclusion

- ESOL is still our most requested class since the start of our online provision. The ESOL classes allow women the space to be able to develop their literacy and English conversational skills - which is something that many of our women said they wanted to improve. As a result of high demand for ESOL provision; Amina partnered with WEA (Workers Education Association) to deliver a 10-week block of ESOL classes to 13 women in Glasgow. In addition to this ESOL is delivered weekly to beginners and advanced sessions which is open to women all over Scotland. We have delivered over 250 hours of ESOL learning since July 2020. We started running ESOL beginners and advanced sessions in October 2020, since then 278 women have attended ESOL for Beginners and 272 women have attended Advanced ESOL classes.
- We ran a series of online employability sessions aimed at identifying the needs of BME and Muslim women in Scotland looking for work. We wanted to understand what barriers women face when looking to get into employment: most women cited their English language skills as being their biggest barrier to gaining employment. Over a series of weeks, the women were taught about STAR technique, how COVID has affected the job market, CV preparation, and interview skills. Many of the women who were attending employability classes were also looking for further education opportunities. Six women were referred to further education establishments to pursue certificated courses, while eight of the women registered for the employability sessions were already enrolled in college.
- In partnership with Empower Women for Change, we ran a series of weekly IT skills for beginner's classes in addition to doing 6 online sessions attended by 19 women on 'Smartphone Skills'. These sessions were designed to help build women's confidence when using the internet, being aware of fraud and scams as well as improving their Smartphone skills. Our Internet for Beginners series looked at using the Internet safely, areas covered included spamming and phishing. A session on 'Shopping Safely online' which was requested by the women, gave women essential information to be able to shop with confidence online - something many of them hadn't done before. Our series on Smartphone Skills allowed some women to expand their skills further by learning how to transfer data from phones to laptops and vice versa. One woman commented that her son was 'very happy and shocked' to see she had learned to transfer images from her phone to laptop and order photo prints online. For many of our women these types of tasks they often rely on family members to do for them. One woman commented during a class that she feels she is capable of learning so much more and often interacts with tutors to get access to more online learning material.
- In 2020, in partnership with West of Scotland Regional Equality Council (WSREC) there was a series of sessions on energy efficiency/ food waste reduction where over 15 women have attended. What's in Your Fridge sessions ran over 3 weeks in addition to sessions on energy efficiency and reducing your carbon footprint. We also had on-line sessions on Oral Health care delivered by Shine Bright which gave information to women about the benefits of Oral Health.
- Chai Time started in December 2020 to create a space for women to be able to come online, chat with and make connections with other women and receive information. Chai Time has been designed to be an informal space that isn't led by a tutor or staff member with a fixed agenda. The women in Chai Time have a safe space where they can talk about a variety of topics - conversation with purpose. Chai Time runs on a weekly basis with women joining from all over Scotland and we have had 133 women attend Chai Time sessions since they began in December 2020 until end of March 2021. We have also invited speakers to come and guest on Chai Time, this year we have had representatives from NHS Scotland to speak to our women about the Corona Virus vaccine and Breast Screening.

Some service user feedback

Mental Health

Just sharing lockdown concerns in an online group setting with fellow group members has been very supportive and therapeutic.

The videos on resilience and mindfulness were very useful and easy to understand.

I liked the way I was provided support by being listened to and being patient

All the sessions were quite informative, especially the session on control and boundaries was very helpful

I learned a lot about stress management throughout the sessions

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

STRATEGIC REPORT

Achievement and performance
Charitable activities

Employability & Digital Inclusion

ESOL

I liked everything. I made progress with most of the skills. I would like to do more vocabulary learning and grammar. I liked using zoom and canvas. I like online learning and would like to do another English course.

I learned a lot, made new friends.

I would like to learn more English.

I want to learn more English. If I learn then I would like to become an Urdu Teacher.

Chai Time:

I love these classes and Amina services. Before I was depressed during lockdown, I hardly speak to anyone as my husband is at work all day and I'm alone at home. I forgot some of my English and even some Arabic because I didn't speak too much. I really love Amina classes, especially Chai Time. Amina classes help me feel stronger...now I feel I can do anything I want.

Since joining ESOL and Mental Health and Chai Time I feel fresh and happy. Before I was always worried about my kids and lockdown and virus. Now after I attend class, I feel relaxed and happier. I have made some friends and we are sharing recipes for what to cook during Ramadan. I really like these classes and Amina should do more like these.

Many of our women had very low to zero online activity, and with lockdown were feeling frustrated and disconnected with the outside world. The increase in the number of women registering with the programme and the number of referrals we are receiving from GPs and social workers informed us that the Digital Inclusion programme has been a much needed project for BME women in Scotland.

Ending Violence Against Women and Girls

The Ending Violence against Women and Girls (VAWG) project aims to increase awareness and understanding of issues and relevant services surrounding VAWG affecting Muslim/ Black & Minority Ethnic (BME) women in Scotland. It also aims to reduce isolation and increase confidence around raising VAWG issues in their communities. Amina's project is the only Scottish Muslim and BME-led and focussed VAWG project that is about prevention, rather than intervention.

The project delivery outcomes are framed by strategic objectives as outlined within the Scottish Government's Equally Safe Strategy. The project worked with Muslim and BME women on increasing their awareness and confidence around understanding VAWG issues. Additionally, work was done with Muslim, BME men to increase awareness of gender-based violence (GBV), and the extent of VAWG and its impact on women.

Key activities in this project were:

- 16 Days, 16 Stories - This year we teamed up with Glasgow Women's Library to create 16 short films based on our exhibition 'This Reminds me of You' which collected stories of abuse from Muslim and BME women. The films were incredibly moving and hard hitting. The films were released as part of 16 Days of Action against Gender Based Violence. The films were posted on social media and have been viewed by more than 13,400 people in total.
- You Can Change This - During lockdown, we wanted to continue to highlight important issues safely and decided to use social media as a platform for discussions, especially on sensitive topics. Facebook and Instagram Live allows for people to participate in discussions from home and in their own discretion. Some of the sessions under this strand were:
 - The Hurma project and Dr Ingrid Mattson delivered an online session about spiritual abuse within the Muslim community and how it can be challenged.
 - We delivered a 4 part-series exploring Muslim marriage apps and the impact they have on Muslim women, healthy relationships, Muslim marriage contracts and divorce. We were delighted to have the CEO of one of the biggest Muslim marriage apps join our discussion and willing to take away feedback from participants.

Amina - The Muslim Women's Resource Centre

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- Best of Men - Due to restrictions around places of worship, we maximized our social media platforms holding important conversations online. Topics of discussions were decided based on issues commonly faced by women on our helpline and themes from previous Best of Men workshops. Some of the sessions under this strand were:
 - A session with mental health counsellor and sex educator Alyas Karmani on Porn Addiction in the Muslim Community.
 - We held a discussion around 'triple talaq' (3 Islamic divorces) and the impact on Muslim women. There was a very insightful dialogue between Imam Khalid Latif from New York (former chaplain to NYPD and chaplain at New York University) and Shaykh Hassan Rabbani exploring what Muslim male faith leaders can do to help end violence against women and girls in their communities.
- Self-Care - Our self-care workshops this year focused on how we can look after ourselves and how we can cope with the stresses and anxieties around the pandemic. We ran a 7-part series called 'Emergence' via Facebook Live exploring sleep patterns in lockdown, self-care techniques, post lock down anxieties, 'Corona phobia', game addiction, life after lockdown and teenage depression. We had an impressive list of guest facilitators including Health Sectary Humza Yousaf, mental health campaigner and social media influencer Zahra Faqir, psychiatrists, doctors, counsellors, CBT therapists and a yoga instructor. We would like to thank them all for their contributions. The 'Emergence' series gained over 9,500 views in total. Other self-care workshops included a session with Dr Susy Ridout, academic and author of Neurodiversity, Autism and Recovery from Sexual Violence and our special self-care in Ramadan series, 'Ramadan: Mind, Body and Soul.'
- Training - We continue to deliver our training to service providers on the barriers facing Muslim and BME women who have experienced domestic abuse and honour-based violence. We have developed new training materials this year on spiritual abuse and cultural awareness and the feedback has been incredible. Some of the beneficiaries to our training this year include:
 - The Rosey Project, Rape Crisis Centre
 - Trainee midwives from the University of West of Scotland
 - Scottish Women's Aid
 - Grampian Regional Equalities Council
 - Distress Brief Intervention
 - Zero Tolerance
 - Dundee Violence Against Women Partnership
 - Church of Scotland
- Our Edinburgh - This strand was based on the funding received from the Diversity and Inclusion Fund (Edinburgh City Council) to run a series of film making workshops for Muslim and BME women in Edinburgh. Film maker Sarmed Mirza was the lead artist and facilitated workshops with the VAWG project's Development Officer. Sarmed shared his film making tips and explained editing software. The VAWG Development Officer explored storytelling and film concepts including focusing on women's stories, human rights, and self-care. 15 Edinburgh based women from diverse backgrounds participated, including women with backgrounds from Bangladesh, Italy and Zimbabwe. Due to Covid restrictions, the participants only met through Zoom and were unable to meet to create a film together. Instead, 4 of the participants decided to create short films but only using their mobile phones. One of the films was a short powerful piece highlighting the lack of statues of women in Edinburgh in comparison to animals. Another was a reflective piece on Portobello beach. One of the films is being used to support the Peace Cranes exhibition at St John's Church in Edinburgh. One of the participants created a short documentary highlighting the stories of 3 women from 3 different continents who settled in Edinburgh. An event to launch the films took place on our Facebook page and included a discussion on the experiences of Muslim and BME women in the arts. The video has been watched over 500 times so far. All the films can be viewed on our Social Media channels.

Feedback from the session on Muslim marriage apps

To the point information, and clear red flags to look out for in online dating/marriage apps. Honesty in discussing experiences and precautions from Fai. Also appreciated the CEO of Muzmatch taking on criticism well and understanding concerns from the female perspective.

Muslim men need to attend a session like this and LEARN! The Imam should even do a khutbah (sermon) on this on Jumma (Friday prayers).

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I learned about some of the nuances which Muslim women face in addition to those experienced by other women and barriers to reporting or asking for support following a negative encounter or exchange.

Feedback from porn addiction in the Muslim community-

Excellent discussion, every person male or female, parent or not should watch this.

Complex issues- but much needed conversation! Absolutely agree with the work of Gail Dines. Pornography is violence against women.

Feedback from training

I found the training very useful, it made me think about how much more I need to learn to make sure our work is truly intersectional.

Just a quick line to say thank you for the very thought-provoking training. I was thinking a lot about what you said about intersectionality in terms of the theory and practical applications, and I wonder if this is something that we could further explore after the winter break.

Financial Advocacy - Steps to inclusion: Knowing your rights

Amina made a successful bid to the Henry Duncan fund, administered by the Corra Foundation, to employ a Financial Advocacy Officer to provide direct support to women in Scotland with their financial issues and to provide information and education to groups and individuals. Amina's Financial Advocacy Officer is employed for 12 hours a week and the project commenced in October 2020. The financial advocacy service runs in conjunction with the Helpline telephone service, where the Helpline staff signpost our callers that are in crises to get further information and advocacy support on various issues, including financial exclusion.

The financial advocacy project aims to enable families to cope with the impacts of poverty. This is done by providing information and support to Muslim and BME families who are struggling with poverty, lack knowledge and have little understanding of the benefits system. It also aims to help with sourcing urgent assistance for women who are in financial crisis. Scotland has set statutory targets towards ending child poverty by 2030 and has made wider commitments to eradicate poverty and hunger altogether, as more than one in four Scottish children live in poverty. However, research shows that children from minority ethnic families in Scotland are the only 'priority group' within child poverty policy still seeing rising levels of poverty. Almost half of all children in minority ethnic families were living in relative poverty in Scotland over 2016-19 (source Coalition for Racial Equality and Rights).

Amina's Financial Advocacy Officer provided one to one support to 28 clients most having multiple issues which included; language difficulties (3), unable to read and write in any language (1), complex health issues (3), debt (8), carer (1), eviction notices (2), fleeing domestic violence (3), difficulty applying for benefits (4), husbands leaving the women to fend for themselves with no money or food (2), believing there was bad 'juju' (luck/black magic) causing financial issues (1), financial crisis – insufficient food and clothing for them and their families (13 Asylum seekers and 3 others), no income due to wage earner having been paid "cash in hand" and loss of that work due to Covid (1), benefits information (12), no money for public transport to a foodbank (2). The financial advocacy referred many clients to other supporting partnership organisations, such as Women's Aid, GPs, Social Work, Aberlour Urgent Assistance Fund, Migrant Help, Family Finances Approach Glasgow, Christians Against Poverty, Amina's Legal Clinic and more.

In addition to the case work through the Helpline Service, Amina conducted a series of poverty related workshops were held on the 22nd of March, 8th of April and the 13th of April 2021, and were themed on child poverty workshops with experts by experience. The three workshops were conducted with a total of 39 BME women attending. The workshops highlighted service users' significant challenges to their lives because of the impact of COVID-19. Individual circumstances and the degree to which individuals felt they/their families were coping varied, but a range of serious negative impacts were raised. The additional impact of COVID-19 on widening existing inequalities (e.g.: added pressure on parents/carers to address the health needs of those they care for that have been exacerbated by the pandemic) was also observed. There was also the challenge of living with children becoming bored and depressed. Some supporting measures such as the provision of school meals and packs sent by schools were cited as being helpful. In general participants indicated a lack of awareness as to what support with financial hardship was available to them during the pandemic. We engaged with experts by experience on child poverty.

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Financial Advocacy - Steps to inclusion: Knowing your rights

Key activities the project has been involved in:

- Food vouchers provision - £1000 given to around 20 families
- Support the Helpline team putting together the Ramadhan care package
- Support the Helpline Eid Toy drive
- Workshops and activities the development officer was involved in:
 - Poverty Alliance – Tax and Poverty
 - Poverty Alliance – Social Research Survey – Poverty and Minimum Income Guarantee
 - Scottish Government – Tackling Child Poverty Delivery Plan – Get Heard Scotland
 - Poverty and Inequalities Commission – Experts by Experience Panel
 - Poverty Alliance - Webinar – Preventing Child Poverty, What more can be done in Scotland
 - Annual Conference Poverty Commission – Conference then workshop on Race and Child Poverty breaking the links
 - Poverty Alliance – Get Heard Discussions contributing to the next Child Poverty Delivery Plan discussions

Unmet need: Some enquiries were not directly relevant to finance. An issue-based advocacy service for Muslim and BME women would have benefited them with housing, childcare, health issues and help with appointments. In conclusion, people living in poverty that have contacted our service may well know what they can apply for but have been unsuccessful mostly because of not being understood or not knowing how much information to give about themselves and their situation. Financial advocacy has made a huge difference to so many but it isn't enough. There is a huge need for help for people that have no recourse to public funds. Future work will include Poverty and Inequalities workshops, health and care and continuation of client work.

Some comments from women helped by Amina's Financial Advocacy Project:

Thank you! I really didn't know what to do and you have helped so much! I was so worried and my friends were saying different things, but you helped me understand that I am homeless and that I have rights.

I hope to be offered a house soon and am getting benefit money now. Can I phone you if I need for help in the future?

This money and the food parcel have saved us! (had been feeling suicidal)

Thank you and blessings on you and your family!

Thank you, I didn't understand the letters and you have got me the insurance money (5 years of not understanding the letters and calls re insurance pay-outs).

Thank you for helping me get the hardship money to get clothes and shoes for my children. (Asylum seeker)

Thank you for the food voucher, my children are very happy now!

Thank you! This will help a lot and I can try the other places you suggested too! (International student who has children and cannot access her bank account because of lock down. Student services couldn't help)

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Helpline & Befriending

Amina's Helpline service consists of our national telephone helpline, live chat available via our website, a weekly 'Alima on the Helpline' session, monthly Law Clinics and 'Shaykh on the Helpline' events, and a telephone befriending programme. The service has been funded by the Scottish Government's Promoting Equality and Cohesion Fund. The Helpline is a confidential, non-judgmental, and faith and culturally sensitive support and signposting service. Our number (0808 801 0301) is free to call and does not appear on phone bills.

Over the last year, the Helpline has worked closely with organisations like Women's Aid and Homelessness Teams to see people safely rehoused following abuse. In addition to this a separate financial advocacy service funded by Corra's Henry Duncan fund support women in poverty or were dealing with debt, was set up. Between April 2020 and March 2021, the Helpline service took 1466 calls. The top five issues people called in about this year were marital/ relationship issues (293); emotional domestic abuse (245); mental health (239); social isolation (217); and agency information requests (163). Callers ranged in age from 16 and over 70 years of age and called in from across the country, from Aberdeen to Fife to Renfrewshire.

Key activities and partnerships in this project over the year were:

- The Helpline service is run by a dedicated team of staff and volunteers. In 2020 to 2021, we ran two training sessions for women across Scotland interested in becoming Helpline call handling and telephone befriending volunteers. Across a total of 6 days, we trained 29 women in supporting callers on topics like domestic abuse, isolation, forced marriage and family strife. Without our team of 20 active volunteers, we could not meet the needs of the hundreds of women who call us each year.
- Alima & Shaykh on the Helpline: Our Alima and Shaykh are Islamic scholars who understand the rights of women in Islam. They provide support to callers on a weekly and monthly basis, empowering them to make certain difficult decisions in their lives, such as leaving an abusive relationship. The Alima supported 187 people this year and the Shaykh supported 56 callers.
- Amina's Law Clinic is run monthly in partnership with Castlemilk Money & Law Advice Centre. Callers can access a free 30-minute consultation on a legal problem they are experiencing.
- To reduce isolation and loneliness at Amina we offer a weekly Telephone Befriending Service to anyone who needs support. With the lifting of restrictions, we are hoping to resume face to face appointments. Currently we can offer this service in English, Urdu, Punjabi, and Arabic and there are 18 active clients on the service.
- Celebrating Eid: This year, Amina's Helpline did something a little different over the course of Ramadan. We ran two exciting projects: a national Ramadan care package mail-out and an Eid Toy Drive to benefit children and families celebrating Eid in difficult circumstances. 186 care packages were delivered to women in Aberdeen, Dundee, Edinburgh, and Glasgow over the course of Ramadan. 315 children in Edinburgh and Glasgow received presents as part of the Eid Toy Drive. 241 of these were refugees or asylum seekers.

Some feedback from Helpline volunteers

It's great to have been a part of Amina. I have developed so much in the process. It's a great feeling to help others less privileged and to be thankful for all the blessings we have.

Really appreciate the time and effort you have put in to give us the knowledge and experience to take on this responsibility! The attention to each individual and making sure that we are comfortable and confident enough to go in helpline.

Thanks so much for training us and having me participate, it's so lovely to be part of this team.

Feedback from Care Package Recipient -

Thanking all on the Helpline Team for the lovely care package which was sent to me this week. Some of the items are useful, practical, and informative, and other items are nice treats - all equally appreciated. This was a really nice surprise.

Feedback from project partner-

I would like to thank you for your generous donation of 27 gifts for our group of children. Your contribution makes our children happy and delighted at Eid Al-Fitr. – Adnan Ibrahim, Chairperson of Northeast Glasgow Framework for Dialogue.

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Helpline Campaigns and Development

In addition to the Helpline phone service, the Helpline project's campaigns, and development strand works on a range of intersectional, socially inclusive, campaign-based interventions with the objective of increasing awareness and advocating for BME women's rights and entitlements. Thanks to our focus groups, evaluations, and research our #ReclaimtheName campaign evolved into four campaign themes on social media. #ReclaimtheName campaign follows the legacy of the 'I speak for myself' campaign, which involved social media and online advocacy on social issues emerging from the Helpline calls. For further information on the campaign please visit <https://mwrc.org.uk/amina-campaigns/reclaim-the-name>

Key activities and partnerships:

- Helpline Campaign- Community Champions (Monthly) – Highlighting members of the community who inspire others (either nomination or selected by development officers)
- Accessibility in Focus (every 6 months) – Focus and highlight content from community members and organisations. This is done with the aim of increasing awareness amongst the wider public, about experiences of additional support needs of Muslim, BME women, where their voices are amplified in spaces and on issues where they may be otherwise excluded.
- Instagram Takeovers (Monthly) – Encouraging women/organisations to use our platform to present their thoughts on an area of expertise or passion relating to the wellbeing of women in our communities. Through the year, we had key social media influencers facilitate monthly Instagram takeovers encouraging women to use our platform and campaign on key social issues. Some examples are-
 - Maryam Deeni- a University of Abertay alumni - has also been involved in third sector organisations for almost a decade; from founding Project Ramadan at the age of 16 to working with Yusuf Youth Initiative and the Dundee youth Council.
 - Ahlam Al Bashiri- In October 2019 Ahlam was informed by the Scottish Refugee Council about the campaign for the right to vote for refugees and asylum seekers and became part of the Committee of representatives from refugee communities at the Scottish Parliament to discuss the Scottish Elections (Franchise and Representation) Bill.
- Helpline Development- As a result of the slowdown in pace due to the impact of the pandemic on our services, we were able to take some time to reflect with our communities on their needs going forward. We engaged with around 130 women in targeted sessions on colourism, bystander intervention, spiritual abuse, hate crime, community mobilisation and Amina's online representation. Information gathered from our consultations and events has gone on to influence Amina's position on hate crime legislation, partnership building between Amina and other organisations, the structure and output of cross-party working group on Faith and Belief, strategies for tackling racism in education, transport strategies for Glasgow City Council and our own training programs on spiritual abuse and creating inclusive cultures within organisations.
- We shared knowledge with over 300 people as part of discussion panels or bespoke training. Alongside this we have delivered multiple online sessions covering a variety of topics from vaccinations to hushings to hijab in the modern world. These are available on our Facebook page (<https://www.facebook.com/amina.mwrc.l/>) under Live videos.
- Due to lockdown restrictions we were unable to interact through our schools work to the same extent this year but have provided videos with lockdown-related content to share. Our next steps are to generate programs and partnerships that facilitate women's progression to positive destinations of their choosing and to make sure consultation with minoritised communities is taken seriously and valued.

Feedback from an attendee who at the Mass Atrocities and Human Rights Conference by the Common Good Foundation:

I would have never even known it was happening if it wasn't for Amina. I wanted to share that Amina's talk resonated with me a lot and I think summarises quite well why I wouldn't have heard of this seminar if it wasn't for them. I do have a degree and considered myself very well adapted in my native country. However, since coming to Scotland, it has been challenging to form those same root, contacts and general educational capital. And not in the sense of academic knowledge but in the practical - how society and my professional environment work- kind of knowledge. Even after studying a grad degree in England. I have slowly built up my knowledge of charities and how the third works, but I still feel a bit lost. Amina has been incredible to me to offer me opportunities to volunteer, prepare further, make connections, and also feel like there is a community where I can ask questions. Especially the questions I would know where to ask in my country, but I wouldn't know who to ask in here. Professionally, it helped me understand a bit more on human rights, historical factors and the up-to-date practices. I particularly like the presentation "the third world approaches international law" because it helped me put some thought into perspective and back up with theory some information I have already read and think about before. I also got very good resources about Black Lives Matter and black voices, which also helps me and inform my practice and profession. Being able to go to the seminar will massively benefit my professional practice, discussions I have with young people and being able to be better informed to assist myself and service users.

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Helpline Campaigns and Development

Feedback from participants of our discrimination in education sessions:

Thank you for using our experiences to effect structural changes, I had no idea how bad it is until I had children of mixed heritage. Things such as being listened to, heard, and an entitlement to justice are things that I previously I took for granted. I had faith in the system, but that system completely breaks down when you report racism enabling and perpetuating it.

Thank you for your kindness and the work you are doing, it is so important for all of Scotland's children.

Feedback from participants that attended "that's me" first lockdown mental health course

I thought it was a really useful starting point for people to get to grips with how they can approach their mental health. For me as well, having studied psychology it was a good refresher and a good opportunity for reflection and picking up new perspectives.

I plan to go into the psychological field so any experience is valuable.

Inspire, Connect and Enable (ICE)

Funded by the National Lottery Fund, the ICE project started in August 2018. The project primarily aims to tackle loneliness and isolation among Muslim, BME women living in Dundee who are experiencing cultural, religious, linguistic, and other barriers such as poverty, prejudice, and lack of knowledge about services and opportunities. The development officer for the project relocated to England, and recruitment for the role took place in the months of February and March. The new development officer was meant to start in mid-March 2020, however as COVID-19 lockdown measures put all project activity on hold, the start date for the new development officer was deferred into the next financial year. Due to the social and in-person nature of the project, all activities paused for most part of 2020 due to lockdown measures and there were staff changes again as the new development officer moved to another role in December 2020. Amina's core team continued to stay in touch with ICE service users through community outreach. In December another recruitment round for the project took place, and a new Development Officer started in the role in January 2021. The new Development Officer reinstated regular contact with over 90 ICE service users and the key activities that took place in February and March 2021.

- Two open chat sessions, held with Scottish Refugee Council and Dundee Chinese Community
- Session on gentle exercise with Shaper Caper
- Information session for perinatal mental health

Due to the digital engagement of these sessions service users fed back that want to re-join when in-person services could be restarted. There was an average of 6-8 women that attended the digital sessions, however once the service resumed in-person activities in April 2021, participation from the women increased substantially.

Some feedback on how the services should resume-

One participant commented that she wouldn't mind the online sessions running in the summer (2020) but she really wanted to see everyone now, *I struggle with zoom conversations, we talk over each other.*

Amina and Victoria & Albert (V&A) Dundee – trainee tour guide

Funded by the Rank Foundation, Amina launched the V&A trainee tour guide project in the Autumn of 2018. Over the next two years the project aimed to provide creative skills development opportunities to Muslim, BME women, and access to income earning opportunities by training them to become freelance tour guides. The objective was that as freelance tour guides, the women would deliver BME community language tours of V&A Dundee and be remunerated for it. BME communities in the first instance, due to language barriers, do not access creative spaces, by providing community language tours in languages such as: Urdu, Punjabi, Bengali, Nepalese, Mandarin and Arabic, the trainee tour guide project opens creative spaces such as V&A to members of the BME communities. The project trained two cohorts and there was slowdown in delivery since March 2020 due to COVID-19 measures. The project came to an end in November 2020.

Key highlights from the project for this year noted below:

- Project staff from both the V&A and Amina's end were on furlough for the months of May and June. Project partners V&A staff were brought back from furlough in mid-July, and the last two weeks in July were spent on reassessing and planning the remainder of project activities in line with social distancing measures and other government guidelines.

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Amina and Victoria & Albert (V&A) Dundee – trainee tour guide

- The closure of the museum in March 2020 meant that groups were no longer able to visit the museum and guided tours had to be put on hold. There was also no public access to the museum until additional health and hygiene measures were put in place. The lack of access to the museum also meant that the first two cohorts were unable to access the galleries for getting acquainted with space and for practice. Cohort three was due to start the week after the museum closed, and with no idea of when the museum would re-open. The project being dependent on accessing the Scottish Design Galleries, curators and members of the learning team, the decision was made to pause the project. With the museum reopening in late August, and the project ending in November 2020, there was not enough time to run and train the third cohort.
- In addition to the impact of COVID-19, recruitment for the third cohort was also a challenge, due to the timescales being pushed back until the new year. Based on the learning of the first two cohorts and accounting for the dropout rate, the project staff were looking to recruit more participants for the third cohort, however this could not happen due to the shift in timescales.
- The participants were invited to a reopening preview of the museum on the 26th of August, which was useful to catch up with a few individuals whom the project staff struggled to engage with digitally. It quickly materialised that it would no longer be possible to deliver the project physically, and project staff realised it was more important to support the existing participants and reinforce their learning so they remained engaged. This would have to be done digitally. Amina delivery staff faced significant challenge as our partnership associate was off long-term sick for several months over the summer period. Amina's project development officer ensured the service delivery continued seamlessly, during the transition period and the workload was also managed effectively.
- Upon reopening, the museum paused further recruitment of freelancers and temporarily delayed public tours until COVID-19 restrictions eased, and groups from multiple households or the wider area could safely visit the museum. This had an impact on the proposed tours that the participants were planning to deliver, however by writing the articles and continuing to remain engaged, the intention was that they will be keen to continue when tours resume. Furthermore, many of the groups who were planning to book a guided tour have no longer been able to meet up as members self-isolate or take on additional caring/childcare responsibilities. However, the demand is still there, and the aim is to re-engage with these groups over the coming year. V&A Dundee project staff will contact local groups who were interested and organise a re-launch of the programme and book in tours.

Some service user feedback:

Participant 1 - *it has been a really good opportunity to build skills, like a set of stairs, slowly building on each one.*

Four participants at the start say they were *not confident* and one participant said *she had been out of education for a while.*

Participant 2 - *the project has made me very confident – it is very social. [There are] ... different BME groups learning from each other.*

Participant 3- *[I had] not much knowledge of art and design, but at this midway point in the project has started that I now have new skills becoming a tour guide.*

Lastly, the impact is as reported by the participants: *[I] can see the difference [in my ability] from before the training and after.* At the final recording session in November, one of the participants said that *being part of this project has changed my life.*

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Strength & Resilience Project

In August 2019 we were successful in receiving a grant from SSE - Resilient Communities Fund. This grant funded work on building the resilience of Muslim and BME women in Dundee, enabling them to empower themselves with skills, tools, and increased confidence to engage with different emergencies and hate crime effectively. The project aims to address issues around general awareness around emergencies, issues such as energy management, hate crime, mental health crisis in vulnerable Muslim and BME households in Dundee. In March COVID-19 impacted the project operations, we immediately in consultation with the grant officer reworked our project plans and delivery for the next six months. The project ended in September 2020. A number of participants engaged- 40 BME women through direct engagement, 150 for general engagement and over 100 BME women through wider social media engagement.

Key highlights from the project for this year noted below:

- Post March we switched to online discussions and creation of resources. We met a biologist from the University of Dundee : Lesley-Anne Pearson who discussed viruses and keeping healthy. She also explained how to tell the difference between reliable information and misleading 'fake news'.
- We developed a survey to work out the needs are of women who engage with us, during and after the COVID- 19 outbreak. Link to the survey – <https://www.surveymonkey.co.uk/r/RYPMFFW>
- 9 Zoom chats about responding to different crises and household energy management. Some of the sessions-
 - 1st April 2020 Shared with group via WhatsApp – 'what you can claim' document highlighting benefits, grants available for hardship.
 - 24th July 2020 – 'Maximising your finances for summer' on financial crises, fuel poverty.
 - 12th August 2020 Planned session on energy management.
 - 12th August 2020 – click to connect – warm homes grant discussion
- Staff training session on crisis support – this arose in response to situations occurring within the office – women such as volunteers and participants were asking staff for support and staff did not feel equipped to respond. Training focussed on boundaries, good referral points, active listening. Conversations and information within this training, alongside the discussions in the scoping exercises, formed the basis for the toolkit themes.

Service user feedback:

Event 1- 'Police event'- Feedback shows women's confidence increased in relation to approaching the police. When the participants were asked- What gives you strength? Their responses were-

- *Sessions like this can be the time of day I take for just myself to give me strength*
- *When others speak out eg in the mosque*
- *Islam advocates for treating women well*

In response to- What have you learnt? Their responses were-

- *I have more rights than I thought*
- *I have more support in Dundee than I thought*
- *Today was very helpful because I have learned what I can do about my neighbours*
- *I can be confident because the police help anyone*
- *Police can support in more ways than I realised*

Event 2- 'Meet a Scientist' – Online event. Feedback-

- *I have a better plan now for keeping the house cleaner to avoid spread of the virus*

Event 3- Wellness, self-care' Zoom Chat –Practitioner's reflections-

- *As well as the time we spent thinking of positive things from lockdown and self-care, women initially did wish to share the less positive things*

The 'recovery' toolkit created with input from community members is available as a resource upon request.

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Ward 6

The organisation was successful in securing funding from 'Ward 6 Community Choices Fund' to work in Ward 6. Ward 6 consists of the following geographical areas – Pollokshields, Shawlands, Dumbreck, Strathbungo, Bellahouston, Maxwell Park and Craigton. The project began in October 2020 and will end in September 2021. The project is led by the Capacity Building Officer who is employed for 12 hours a week. The project aims to build the capacity of Muslim and BME women residing in the Ward 6 area to assist in the tackling of inequalities, develop their skills and confidence, and positively contribute to their communities. With Amina's 20 years of experience, we recognise the magnitude of inequalities faced by Muslim and BME women based on their gender, and the intersecting racial, religious, and social barriers, which act as barriers for them being equal members of society. The project aims to level the playing field by increasing women's visibility and empowering BME women to actively participate in their communities.

Key highlights from the project for this year noted below:

- The Ward 6 project has successfully delivered a Community Development Course and Tackling Hate Crime Training for Trainers course to 29 BME women.
- The Health Issues in the Communities Accredited course (HICC) has supported women to develop the skills and knowledge to understand community development approaches and gain an understanding of the social model of health, health inequalities, power & participation, and community development approaches in health.
- The two-part course consisted of 16 units which covered Causes & treatments of illness, Poverty & inequalities in health, and social justice etc. In completion of part 1, women completed and delivered group projects on issues important to them through various mediums. Group projects
 - Mental health and the BME community
 - Stigma/barriers to mental health
 - Discrimination, equality, disability

Participants also submitted a written assignment, tackling a local health issue by taking a community development approach, and completed learning logs during the course to record their reflections and learning from the course.

Part two covered topics including, social model of health - impact of social, economic, and political systems or structures, Community, and various health frameworks. Participants researched, surveyed, and delivered group projects to their peers, on Migrant foods & Accessibility, Food Poverty and Asylum seekers, and Littering in the Community. Based on their projects, participants submitted written assignments to demonstrate their knowledge and understanding of their community issue, and methods of addressing these utilising a community approach.

Participants were awarded 5 points at SCQF level 6 for Part 1, and 10 points at SCQF level 7 for part 2.

The Hate Crime Training for Trainers course supported participants in developing their knowledge and understanding of Hate Crime and relevant legislation. It has empowered participants to deliver training to support women in addressing and reporting Hate Crime and build their confidence and resilience in tackling these issues.

The 3-day course has focused on 3 main areas –

- The definition of Hate Crime, hate incident, and how to identify these
- How to report a Hate crime/incident, 3rd party reporting and Legislation
- Bystander Intervention

Towards the end of the course, participants were tasked to deliver a section of the hate crime training to the rest of the group and gain feedback on their performance. Participating women are currently being supported through 1-1 and group training sessions, to prepare for and deliver hate crime training to other women in the community.

The courses delivered by the project have empowered women to effect change in their personal and professional lives and become more confident because of their learning. Some have taken the opportunity to become accredited tutors, and other are progressing towards delivering training to women in the community.

With the support of the project, women will be supported to progress on to Advisory groups and Boards and participate in local organisations to effectively contribute and advocate for change at local and national levels.

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

STRATEGIC REPORT

Achievement and performance

Charitable activities

Ward 6

Service user feedback:

It has helped me to look at things differently. I would know now how to respond to (hate) incidents. You feel more confident as a result of training and helped to resonate by hearing other people's experiences.

The sessions so far have been really good. I feel there's no pressure which is exactly what I needed. Also, I feel the trainer explains well and everyone is focused on learning.

The course has been really informative, I know what a Hate Crime is.

I've heard previously that courses at MWRC are really good but I've never had the opportunity to do one. I was expecting the course to be professional which it was, considering its online, it was well laid out. I learned a lot about what health issues there are in the community that I wasn't aware of before. Everyone is nice and supports each other.

Overall informative, and quite logical. The studies and examples were challenging with evidence.

Partnership Working

A wide range of organisations have worked collaboratively with us this year, some have donated their resources and shown their approved support towards Amina.

The Board would like to take this opportunity to thank all the partner organisations, funders, volunteers, individual donors and corporate bodies for their significant and valued contributions and support to the charity.

STRATEGIC REPORT

Financial Review

The net incoming resources, after operational expenses of £405,486, for the period were £8,777.

At the end of the financial period reserves were £111,757.

The principal funding sources for the charity are currently by way of grant income from the Scottish Government and other charitable Trusts. The charity also relies on voluntary donations and community fundraising to meet their day-to-day financial commitments. These funds have been utilised to meet the operational expenses of the charity.

The Board recognises that the Centre is a "not for profit" organisation and are cognisant of the position to ensure that the organisation is managed in a manner which acknowledges the inherent responsibilities, demands, and structures, which form the reality of operating in the Scottish economy.

Amina is working towards a reserves policy that allows current work to continue post the funding date for projects where funders may not notify of decision to continue funding until after the end of the financial year. To this end, the intention is to develop reserves for 4 months budgeted expenditure of all potential ongoing costs to the organisation. The reserves will be generated from unrestricted revenue as all restricted funds require to be spent within that funding year unless permission has been given to extend the period of grant.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

Future Developments

As highlighted last year, the financial context in which our organisation operates is becoming more challenging. Continued growth can no longer be safely assumed. Amina is conscious of the need to diversify its funding sources and of using its existing resources in the most effective manner possible. We have been exploring the idea of a social enterprise as a source of income generation.

Reliance on public funding is still a dominating factor and will continue to remain a significant feature of the organisation's overall income base but we will continue to diversify our streams of funding to maintain control of our organisational development and our overall mission. Our resources will not just take the form of monetary income; volunteers are vital in sustaining some of our core services and delivering our wider mission, we therefore need to invest more time and resources in developing our volunteers.

We will also explore partnerships as a way of offering more to the communities we work with, by sharing resources. For example, we have been in discussions with North Lanarkshire Council and the Rape Crisis Centre in that location about setting up a satellite helpline service which they would resource. Our role would be to train local Muslim women and support them in running the service there one day a week.

We have been focusing more on the evaluation of services and encouraging staff to think about what long-term and short-term 'difference' their activities make to the women we work with and to the wider communities. This has resulted in more useful information emerging regarding evaluation. We will continue to focus on this, as well as quality assurance.

Our service provision will always endeavour to be flexible enough to meet the needs of Muslim and BME women, considering the wider social, economic and political changes. We will also continue to evolve and adapt our policies and procedures in line with these changes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is regulated by its Memorandum and Articles of Association, as adopted in 2012 and amended in 2013, 2015 and 2016.

The purpose of the charity is:

To promote any charitable purpose for the benefit of Muslim women and their family members where relevant, in particular the advancement of citizenship and community development, the promotion of religious and racial harmony, the promotion of equality and diversity, the advancement of education, the relief of poverty and distress, the furtherance of health and the provision or assistance in the provision of facilities of recreation or other leisure-time occupation in the interests of social welfare with the object of improving the conditions of life of the aforementioned persons.

In furtherance thereof, but not otherwise, Amina will seek to:

- Enable Muslim women to access support and guidance which meets their needs, both through provision of service and facilitated referral mechanisms.
- Establish a helpline to reach Muslim women across Scotland including isolated women from rural communities, to access facilities and services to help meet their needs and provide confidential advice, support, and counselling.
- Enable Muslim women to empower themselves to develop self-confidence.
- Develop training and volunteering skills to increase self-confidence, enhance employment opportunities and create further resources for community development.
- Initiate outreach work to encourage "housebound" women to participate in local/ community-based activities.
- Create links, supported referral mechanisms, and network effectively with voluntary organisations, statutory agencies, and local authorities in furtherance of the objectives detailed above.
- Undertake community development work within the Muslim community and to support inclusion and community cohesion.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The Board consists of up to 12 elected members plus up to 3 additional persons appointed by the Board. Board members are elected at the AGM and entitled to serve for two years. Retiring Board members are entitled to stand for election.

A person shall not be eligible for election as a Director unless she is a member of the company. An appointed Director need not be a member of the company but must agree to adhere to the Memorandum and Articles and promote the interests of the company.

The quorum for Board meetings shall be four members, at least two of whom shall be elected.

Organisational structure

Amina - the Muslim Women's Resource Centre has changed its legal form from an unincorporated charity to an incorporated charity effective from 1 October 2012. OSCR consent was received regarding the change of legal form. The company limited by guarantee was incorporated on the 19 September 2012 and undertook the charity's aims from 1 October 2012. All the assets and liabilities of the unincorporated charity as of 30th September 2012 were transferred to the incorporated charity on 1 October 2012.

Governance and Management

The overall control of the Centre lies with the Board who have the power to decide on all matters concerning Amina, subject to the memorandum and articles, and policy made at the AGM. The Co-Chief Executive Officers (Co-CEOs) have had overall responsibility for the operational management of the organisation. Staff directly reported to the Co-CEOs with sessional staff, and volunteers directly reporting to project staff.

The Chairperson is responsible for the management of the Board. Both the Chairperson and the Co-CEOs report directly to the Board, with the Chairperson lining managing the Co-CEOs.

Volunteers form a major asset of Amina. Once trained for the role, they are involved in all aspects of service user support, assist with administration, and have become involved in development work. Amina has a fully developed volunteer policy which identifies recruitment, and support and supervision arrangements for volunteers. As indicated previously, Amina was awarded the 'Volunteer Friendly' Award in September 2018 which is valid until September 2021.

In addition to the above the following operational policies and guidelines are in place. The Pandemic Response Policy & Guidelines and COVID-19 Risk Management Plan was developed in March 2020 and implemented as an immediate response to the COVID-19 crisis.

- Conflict of Interest Policy
- Data Protection and Confidentiality policy
- Complaints & suggestions Procedure
- Maternity and parental rights
- Disciplinary procedure
- Health and Safety policy
- Equal opportunities
- Grievance Procedure
- Protecting Vulnerable people policy
- Access to personal record policy
- Training and Development policy
- Volunteer policy
- Supervision Policy
- Secure handling of Disclosure information
- Recruitment Policy
- Expenses Policy and Approved Scheme of Allowance
- Financial Arrangements Policy
- Whistleblowing Policy
- Amina Brand Guidelines

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sustainability and Risk Management

The Board have examined the major strategic and operational risks, which the organisation faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

As with all voluntary sector organisations, Amina is vulnerable to changes in public policy affecting statutory funding.

Amina has developed a fundraising strategy designed to diversify the sources of funding, and increase sustainable fundraising streams, for the period of 2020-2021. In addition to applications to a range of statutory and charitable trust funds, the plans for community-based fundraising and individual donations will bring in increased levels of funding from this stream during the forthcoming financial years. In furtherance of this Amina continues to invest in fundraising training for staff and volunteers.

Amina is aware of the potential risks attached to the provision of advice, counselling, and befriending. To counter this, the organisation invests in training for staff and volunteers, has robust supervision and risk management procedures, and in case of a claim, professional indemnity insurance to cover such eventualities.

Amina will carry out effective risk assessment and management to identify, evaluate and attempt to control all potential risks. Although it is not possible for us to eliminate risk factors entirely, we will endeavour to reduce these risks to a level that the organisation is comfortable with, be it governance, external, regulatory and compliance, operational or financial factors. We will continue our analysis of all risk factors and will aim to prioritise them, reduce, and control them, monitor them, and have assurance that the controls put in place are working as planned.

The trustees recognised the sustainability challenge that Amina is facing, not dissimilar to challenges faced by any voluntary organisation. In response to this challenge, the trustees have been working closely with the Co-CEOs to ensure that sustainability is a priority.

To protect against financial fraud, Amina has financial policies that require two authorised signatures on all accounts, identifies levels of financial liability that can be entered into by staff members, and ensures checks on cash handling.

Post Balance Sheet Events

Impact of the Covid-19 pandemic and ensuing response measures: The pandemic has impacted the operations of the charity significantly as the country went into lockdown from March 2020. Staff were sent to work from home and all in-person activities ceased in response to lockdown. The Co-CEOs have been in continuous communication with funders regarding reprioritisation of work and objectives in different ways (including digital delivery), all the while discussing our progress with funders. Digital delivery has continued well into 2021.

All alternatively planned activities were completed on time. Amina tried to alleviate the impact of the pandemic by assessing risks and establishing mitigation measures associated with the pandemic, including:

- Savings made through staff not travelling, on heat & light costs, etc.
- A review of the hardship fund policy and how to make it easier for women to access the funds.
- An increase in the hardship fund donations and uptake of the same.
- Costs saved due to closure of Dundee & Edinburgh offices because of staff working from home and digital delivery

We are following government guidelines on returning to the offices, have conducted staff and organisational risk assessment and have office protocols in place, in preparation for when staff are able to return to work.

We anticipate medium and long-term impact of the Covid-19 pandemic on the operation of the charity due to varying degree of pandemic response measures. Additionally, we anticipate the economic recession will impact the funding landscape and to address that risk we are already looking at financial sustainability of the organisation for applying for longer term funding programmes which will help deliver on the organisational objectives in the next three to five years. Additionally, it is also currently unclear how the economic recession will impact in the medium and long-term funding streams and in line of this we will review fundraising strategy at regular short-term intervals.

Amina - The Muslim Women's Resource Centre

Report of the Trustees
For The Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
SC432921 (Scotland)

Registered Charity number
SC027690

Registered office
Citywall House
32 Eastwood Avenue
Glasgow
G41 3NS

Trustees

SA Todd	Chair		
A Khand	Vice Chair		
A Akisanya-Ali	Secretary	appointed	16/07/20
N Zafar	Treasurer		
J A Hassan			
A Voulgari			
S Rashid			
Z Yousaf		resigned	18/11/21
E Henderson		appointed	16/07/20
I Naz		appointed	18/11/20
KK Dhanda		appointed	08/04/21

Auditors

Robb Ferguson
Chartered Accountants & Statutory Auditors
Regent Court
70 West Regent Street
Glasgow
G2 2QZ

Banker

The Co-operative Bank
P.O. Box 250
Delf House
Southway
Skelmersdale
WN8 6WT

Auditor

The auditors, Robb Ferguson, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 17-12-21 and signed on its behalf by:

N Zafar
N Zafar - Trustee

Amina - The Muslim Women's Resource Centre

Statement of Trustees' Responsibilities
For The Year Ended 31 March 2021

The trustees (who are also the directors of Amina - The Muslim Women's Resource Centre for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

**Report of the Independent Auditors to the Trustees and Members of
Amina - The Muslim Women's Resource Centre**

Opinion

We have audited the financial statements of Amina - The Muslim Women's Resource Centre (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditors to the Trustees and Members of
Amina - The Muslim Women's Resource Centre

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Trustees and Members of
Amina - The Muslim Women's Resource Centre

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Janice Alexander

Janice Alexander (Senior Statutory Auditor)
for and on behalf of Robb Ferguson Chartered
Accountants & Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Regent Court
70 West Regent Street
Glasgow
G2 2QZ

Date: 17/12/2021

Amina - The Muslim Women's Resource Centre

Statement of Financial Activities
For The Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,916	-	7,916	3,605
Charitable activities	4				
Salaries and running costs		-	401,104	401,104	408,303
Other trading activities	3	5,243	-	5,243	9,841
Total		13,159	401,104	414,263	421,749
EXPENDITURE ON					
Charitable activities	5				
Salaries and running costs		4,382	401,104	405,486	412,288
NET INCOME		8,777	-	8,777	9,461
RECONCILIATION OF FUNDS					
Total funds brought forward		102,980	-	102,980	93,519
TOTAL FUNDS CARRIED FORWARD		111,757	-	111,757	102,980

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Statement of Financial Position
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Debtors	12	1,436	-	1,436	1,028
Cash at bank and in hand		130,086	60,522	190,608	171,501
		<u>131,522</u>	<u>60,522</u>	<u>192,044</u>	<u>172,529</u>
CREDITORS					
Amounts falling due within one year	13	(19,765)	(60,522)	(80,287)	(69,549)
NET CURRENT ASSETS		<u>111,757</u>	<u>-</u>	<u>111,757</u>	<u>102,980</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>111,757</u>	<u>-</u>	<u>111,757</u>	<u>102,980</u>
NET ASSETS		<u>111,757</u>	<u>-</u>	<u>111,757</u>	<u>102,980</u>
FUNDS	15				
Unrestricted funds				111,757	102,980
TOTAL FUNDS				<u>111,757</u>	<u>102,980</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 17-12-21 and were signed on its behalf by:

N. Zafar
N Zafar - Trustee

Amina - The Muslim Women's Resource Centre

Statement of Cash Flows
For The Year Ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	19,107	9,226
Net cash provided by operating activities		19,107	9,226
 Change in cash and cash equivalents in the reporting period		 19,107	 9,226
Cash and cash equivalents at the beginning of the reporting period		171,501	162,275
 Cash and cash equivalents at the end of the reporting period		 190,608	 171,501

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Notes to the Statement of Cash Flows
For The Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	8,777	9,461
Adjustments for:		
(Increase)/decrease in debtors	(408)	(1,028)
Increase/(decrease) in creditors	10,738	793
Net cash provided by operations	19,107	9,226

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	171,501	19,107	190,608
	171,501	19,107	190,608
Total	171,501	19,107	190,608

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements
For The Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

The charity receives grants in respect of various projects. Income from grants is recognised at fair value when the charity has entitlement after any performance and time related conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	7,916	3,605

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	-	4,813
General fee income	5,243	5,028
	<u>5,243</u>	<u>9,841</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2021	2020
	£	£
Grants	401,104	408,303
Activity		
Salaries and running costs		

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Scottish Government PECF Fund - Helpline	104,323	116,531
Scottish Government VAWG Fund	67,719	67,719
Scottish Government ALEC Fund	70,000	70,000
People's & Communities Fund	-	43,200
Community Jobs Scotland	24,190	10,281
Royal Bank of Scotland	-	32,000
Rank Foundation	14,500	22,587
Edinburgh City Council	3,583	-
National Lottery Community Fund	18,189	31,527
Awards for All	-	6,308
SSEN Resilience Fund	11,823	1,500
SEIN	1,145	6,650
National Lottery Emerging Futures Fund	32,000	-
Ward 6 Community Choices Fund	7,738	-
Scottish Government Wellbeing Fund	24,890	-
Corra Foundation – Henry Duncan	4,016	-
Corra Foundation Equity Fund	1,000	-
Dundee Partnership Small Grant Fund	2,852	-
University of Edinburgh	5,000	-
HMRC Furlough wages	8,136	-
	<u>401,104</u>	<u>408,303</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Salaries and running costs	<u>403,686</u>	<u>1,800</u>	<u>405,486</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Staff costs	290,339	298,927
Property expenses	23,817	30,333
Insurance	1,436	1,321
Telephone and IT	10,056	10,489
Stationary and equipment	15,369	3,868
Promotion and advertising	3,245	5,348
Sundries	536	654
Volunteer expenses	822	2,500
Training and consultancy	38,070	22,512
Staff expenses	3,742	6,631
Affiliation fees	550	622
Recruitment	1,576	405
Events and service user costs	9,746	26,644
Hardship fund payments	<u>4,382</u>	
	<u>403,686</u>	<u>410,254</u>

7. SUPPORT COSTS

	Governance costs £
Salaries and running costs	<u>1,800</u>

Support costs, included in the above, are as follows:

	2021 Salaries and running costs £	2020 Total activities £
Auditors' remuneration	<u>1,800</u>	<u>2,034</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Auditors' remuneration	<u>1,800</u>	<u>2,034</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were 11 trustees' present during the year.

No trustees' received remuneration in the year ending 31 March 2021 (2020: £nil).

Trustees' expenses

No trustees' expenses were reimbursed in the year ending 31 March 2021

	2021	2020
	£	£
Total	<u>-</u>	<u>107</u>

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	<u>290,339</u>	<u>298,927</u>
	<u>290,339</u>	<u>298,927</u>

Amounts payable to key management personnel in the year was £69,591 (2020: £76,186).

The average monthly number of employees during the year was as follows:

	2021	2020
	22	24
Project staff	<u>22</u>	<u>24</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,605	-	3,605
Charitable activities			
Salaries and running costs	-	408,303	408,303
Other trading activities	<u>9,841</u>	<u>-</u>	<u>9,841</u>
Total	<u>13,446</u>	<u>408,303</u>	<u>421,749</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Salaries and running costs	3,985	408,303	412,288
NET INCOME	9,461	-	9,461
RECONCILIATION OF FUNDS			
Total funds brought forward	93,519	-	93,519
TOTAL FUNDS CARRIED FORWARD	<u>102,980</u>	<u>-</u>	<u>102,980</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	110	1,028
Accrued income	<u>1,326</u>	<u>-</u>
	<u>1,436</u>	<u>1,028</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	13,149	5,535
Social security and other taxes	4,816	3,997
Accrued expenses	1,800	2,875
Deferred grants	<u>60,522</u>	<u>57,142</u>
	<u>80,287</u>	<u>69,549</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021 £	2020 £
Within one year	<u>1,567</u>	<u>1,747</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

15. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	80,980	8,777	(8,792)	80,965
Designated - Earmarked Funds	22,000	-	8,792	30,792
	<u>102,980</u>	<u>8,777</u>	<u>-</u>	<u>111,757</u>
TOTAL FUNDS	<u>102,980</u>	<u>8,777</u>	<u>-</u>	<u>111,757</u>

Designated funds are for potential redundancies, future social enterprise and the hardship fund.

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,159	(4,382)	8,777
Restricted funds			
Violence Against Women & Girls Project	71,302	(71,302)	-
Helpline & Development Project	104,323	(104,323)	-
Capacity Building Project	13,800	(13,800)	-
Edinburgh Hub	75,000	(75,000)	-
Inspire Connect & Enable Project	19,189	(19,188)	-
Mental Health	1,145	(1,145)	-
SSEN Resilience Project	11,823	(11,823)	-
Financial & Digital Inclusion Project	32,458	(32,458)	-
Community Jobs Scotland	24,190	(24,190)	-
Emerging Futures Project	32,000	(32,000)	-
Women's Capacity Building – Ward 6	7,738	(7,738)	-
HMRC Furlough Wages	8,136	(8,136)	-
	<u>401,104</u>	<u>(401,104)</u>	<u>-</u>
TOTAL FUNDS	<u>414,263</u>	<u>(405,486)</u>	<u>8,777</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	50,623	9,461	(20,896)	80,980
Designated - Earmarked Funds	42,896	-	20,896	22,000
	<u>93,519</u>	<u>9,461</u>	<u>-</u>	<u>102,980</u>
TOTAL FUNDS	<u>93,519</u>	<u>9,461</u>	<u>-</u>	<u>102,980</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2021

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,446	(3,985)	9,461
Restricted funds			
Violence Against Women & Girls Project	67,721	(67,721)	-
Helpline & Development Project	118,208	(118,208)	-
Capacity Building Project	22,586	(22,586)	-
Edinburgh Hub	69,999	(69,999)	-
Inspire Connect & Enable Project	35,744	(35,744)	-
Mental Health	12,958	(12,958)	-
Employability & Enterprise Project	79,587	(79,587)	-
SSEN Resilience Project	1,500	(1,500)	-
	<u>408,303</u>	<u>(408,303)</u>	<u>-</u>
TOTAL FUNDS	<u>421,749</u>	<u>(412,288)</u>	<u>9,461</u>

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.